

Ok-Life-Accident-and-Health-or-Sickness-Producer模擬解説集 & Ok-Life-Accident-and-Health-or-Sickness-Producer最速合格

California Life Accident and Health Exam Practice 2023 Updated high score pass!!! With 200+ Questions and correct verified answers

A
ABC INSURANCE - Answer JOHN IS THE AGENT FOR ABC INSURANCE AND JANE IS THE INSURED. WHO IS THE PRINCIPAL IN THIS AGENCY RELATIONSHIP?

- A
ABC INSURANCE
- B
JOHN
- C
JANE
- D
NONE

D
ADMITTED - Answer A(N) _____ INSURER IS AUTHORIZED TO WRITE INSURANCE POLICIES IN A PARTICULAR STATE.

- A
DOMESTIC
- B
NON-ADMITTED
- C
FOREIGN
- D
ADMITTED

B
A PERSON WHO NEGOTIATES INSURANCE CONTRACTS ON BEHALF OF AN INSURED - Answer WHICH OF THE FOLLOWING IS CLASSIFIED AS AN INSURANCE BROKER?

- A
A PERSON WHO PLACES COVERAGE FOR HIS/HER OWN INSURANCE
- B
A PERSON WHO NEGOTIATES INSURANCE CONTRACTS ON BEHALF OF AN INSURED
- C
A PERSON IN THE HOME OFFICE WHO DOES NOT SOLICIT OUTSIDE OF THE OFFICE

これは、今後のOk-Life-Accident-and-Health-or-Sickness-Producerテストのために有効な試験準備資料を購入する良い方法です。適切な選択により、半分の労力で2倍の結果が得られます。適切な試験準備により、明確な方向性が示され、効率的な準備ができます。Ok-Life-Accident-and-Health-or-Sickness-Producer試験の準備は正しい方向を示すだけでなく、実際の試験問題のほとんどをカバーできるため、試験の内容を事前に知ることができます。Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer試験準備の質問と回答をマスターし、試験気分を積極的に調整することもできます。

Insurance LicensingのOk-Life-Accident-and-Health-or-Sickness-Producer認定試験は業界で広く認証されたIT認定です。世界各地の人々はInsurance LicensingのOk-Life-Accident-and-Health-or-Sickness-Producer認定試験が好きです。この認証は自分のキャリアを強化することができ、自分が成功に近づかせますから。Insurance LicensingのOk-Life-Accident-and-Health-or-Sickness-Producer試験と言ったら、Fast2testのInsurance LicensingのOk-Life-Accident-and-Health-or-Sickness-Producer試験トレーニング資料はずっとほかのサイトを先んじているのは、Fast2testにはIT領域のエリートが組み立てられた強い団体がありますから。その団体はいつでも最新のInsurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer試験トレーニング資料を追跡していて、彼らのプロな心を持って、ずっと試験トレーニング資料の研究に力を尽くしています。

100%合格率のOk-Life-Accident-and-Health-or-Sickness-Producer模擬解説集一回合格-高品質なOk-Life-Accident-and-Health-or-Sickness-Producer最速合格

教材をシミュレートするOk-Life-Accident-and-Health-or-Sickness-Producerのページでは、サンプルの質問であるデモを提供しています。デモを提供する目的は、お客様にトピックの私たちの部分を理解してもらうことと、それが開かれたときの学習資料の形式は何ですか？私たちの考えでは、これら2つのことは、Ok-Life-Accident-and-Health-or-Sickness-Producer試験に関心のあるお客様が最も心配しているということです。製品ページにアクセスできるクリック可能なWebサイトであるソフトウェアを提供します。Ok-Life-Accident-and-Health-or-Sickness-Producer試験でマークされた赤いボックスはデモです。PDFバージョンを無料でダウンロードでき、3つの形式すべてをクリックして表示できます。

Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam 認定 Ok-Life-Accident-and-Health-or-Sickness-Producer 試験問題 (Q46-Q51):

質問 # 46

Ordinary life insurance should BEST be viewed by the consumer as

- A. a type of policy that provides permanent protection and some flexibility for the lowest total premium outlay.
- B. an endowment type of policy that provides limited payment type of life insurance based on the level of income earned.
- C. temporary protection during the policyowner's income-earning years with cash values payable during non-earning periods.
- D. temporary protection for the life expectancy of the policyowner with accumulating cash values throughout the life of the policy.

正解: A

解説:

Ordinary life insurance, often synonymous with whole life insurance, is a type of permanent life insurance that provides coverage for the insured's entire life, as long as premiums are paid. It typically includes a level premium, a guaranteed death benefit, and a cash value component that grows over time. It is designed to offer permanent protection with some flexibility, such as the ability to borrow against the cash value or adjust premiums in certain policies (e.g., universal life).

* Option A: Incorrect. This describes term life insurance, which provides temporary protection during income-earning years.

Ordinary life insurance is permanent, and cash values are not specifically "payable" during non-earning periods but can be accessed.

* Option B: Incorrect. Ordinary life is not an endowment policy (which matures at a specific age) or tied directly to income levels. It is a whole life policy with level premiums.

* Option C: Correct. Ordinary life insurance provides permanent protection and some flexibility (e.g., cash value loans, dividend options in participating policies) with premiums that are generally lower than other permanent products like limited-pay whole life.

* Option D: Incorrect. Ordinary life is not temporary; it provides lifelong coverage. While it accumulates cash value, the protection is permanent, not limited to the policyowner's life expectancy.

This question is part of the Prometric content outline under "Life Products," focusing on the characteristics of ordinary (whole) life insurance.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Life Insurance).

Oklahoma Insurance Department, Title 36 O.S. § 4002 (definitions of life insurance products).

Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

質問 # 47

Backdating on a life insurance policy is the practice of

- A. excluding medical coverage for preexisting medical conditions.
- B. accepting the premium after the expiration of the grace period.
- C. reinstating a lapsed policy.
- D. making the policy effective on an earlier date than the present.

正解: D

解説:

Backdating a life insurance policy involves setting the policy's effective date earlier than the current date, often to secure a lower premium based on the insured's younger age at the earlier date. This requires the policyowner to pay premiums for the backdated period, as permitted under Oklahoma insurance practices (Title 36 O.S. § 4001 et seq.).

- * Option A: Incorrect. Reinstating a lapsed policy involves restoring coverage after a lapse, not changing the effective date.
- * Option B: Incorrect. Excluding preexisting conditions applies to health insurance, not backdating life insurance.
- * Option C: Incorrect. Accepting late premiums relates to the grace period, not backdating.
- * Option D: Correct. Backdating makes the policy effective on an earlier date.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Life Insurance Provisions).

Oklahoma Insurance Department, Title 36 O.S. § 4001 et seq. (life insurance policy provisions).

Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

質問 # 48

All of the following are Medicare Advantage Plans EXCEPT

- A. Private Fee-For-Service (PFFS).
- B. Health Maintenance Organization (HMO).
- C. Preferred Provider Organization (PPO).
- D. Social Security Disability Income (SSDI).

正解: D

解説:

Medicare Advantage (Part C) plans are private health plans approved by Medicare, including PPOs, HMOs, and PFFS plans, which provide an alternative to Original Medicare. Social Security Disability Income (SSDI) is a federal program providing income support for disabled individuals, not a Medicare Advantage plan.

- * Option A: Incorrect. PPO plans are a type of Medicare Advantage plan.
- * Option B: Incorrect. HMO plans are a type of Medicare Advantage plan.
- * Option C: Incorrect. PFFS plans are a type of Medicare Advantage plan.
- * Option D: Correct. SSDI is not a Medicare Advantage plan; it is a disability income program.

This question aligns with the Prometric content outline under "Medicare," which covers Medicare Advantage plans.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Medicare).

Oklahoma Insurance Department, Title 36 O.S. § 6217 (Medicare supplement insurance).

CMS, Medicare & You Handbook (Medicare Advantage plans).

質問 # 49

Which one of the following types of benefits is often excluded from coverage under an HMO plan?

- A. Out-of-area emergency services.
- B. Adult routine eye examinations.
- C. Physical examinations.
- D. In-patient surgeries.

正解: B

解説:

Health Maintenance Organizations (HMOs) focus on preventive and essential medical care within a network.

Adult routine eye examinations are often excluded from HMO coverage, as they are considered non-essential or covered under separate vision plans. Other services like emergency care, physical exams, and surgeries are typically covered, as per Oklahoma's managed care regulations (Title 36 O.S. § 652 et seq.).

- * Option A: Incorrect. Out-of-area emergency services are generally covered by HMOs.
- * Option B: Correct. Adult routine eye examinations are often excluded or require separate coverage.
- * Option C: Incorrect. Physical examinations are typically covered as preventive care.
- * Option D: Incorrect. In-patient surgeries are covered as essential medical services.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Health Providers and Products).

Oklahoma Insurance Department, Title 36 O.S. § 652 et seq. (managed care plans).

Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

質問 #50

A whole life insurance policy issued by a mutual insurer that provides a return of divisible surplus is called a

- A. straight whole life insurance policy
- B. limited pay whole life insurance policy
- C. continuous premium whole life insurance policy
- D. participating whole life insurance policy

正解: D

解説:

A participating whole life insurance policy issued by a mutual insurer allows policyholders to receive a return of divisible surplus in the form of dividends, which reflect the insurer's excess profits. This is a feature of mutual insurers, as defined in Oklahoma's regulations (Title 36 O.S. § 4002). Limited pay, continuous premium, and straight whole life policies do not inherently include dividends.

* Option A: Incorrect. Limited pay whole life has a shorter premium payment period, not necessarily dividends.

* Option B: Correct. A participating whole life policy provides dividends from surplus.

* Option C: Incorrect. Continuous premium whole life refers to lifelong premium payments, not dividends.

* Option D: Incorrect. Straight whole life is a general term, not specific to dividends.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Life Insurance).

Oklahoma Insurance Department, Title 36 O.S. § 4002 (life insurance products).

Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

質問 #51

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ただ一つの試験の準備をするだけで時間をたくさん無駄にすることをやめてください。はやくFast2testのOk-Life-Accident-and-Health-or-Sickness-Producer問題集を入手しましょう。この問題集を持っていたら、どうやって効率的に試験の準備をすべきなのかをよく知るようになります。このOk-Life-Accident-and-Health-or-Sickness-Producer問題集はあなたを楽に試験に合格させる素晴らしいツールですから、この成功できチャンスを見逃せば絶対後悔になりますから、尻込みしないで急いで行動しましょう。

Ok-Life-Accident-and-Health-or-Sickness-Producer最速合格: <https://jp.fast2test.com/Ok-Life-Accident-and-Health-or-Sickness-Producer-premium-file.html>

Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer模擬解説集 ソフトウェアバージョンには、他のバージョンとは異なる多くの機能があります、私たちのOk-Life-Accident-and-Health-or-Sickness-Producer研究急流の言語は理解しやすく、内容は重要な情報を簡素化しました、Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer模擬解説集 これらの有用な知識をよりよく取り入れるために、多くの顧客は、実践する価値のある種類の練習資料を持ちたいと考えています、Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer模擬解説集 すべての面が完璧です、我々のOk-Life-Accident-and-Health-or-Sickness-Producer最速合格 - Oklahoma Life, Accident, and Health or Sickness Producer Exam試験練習問題は認定知識を良く知られる専門家たちによって整理する学習資料です、Ok-Life-Accident-and-Health-or-Sickness-Producer試験予備資料の助けで、あなたはしけんに容易く合格できると思います。

そういうの、一緒に買うんでしょうよ、そうは問屋が卸さないんですよ それOk-Life-Accident-and-Health-or-Sickness-Producer試験準備を合図とするかのように、男性職員の中でも特に体格の大きい者達が、無言で代表の周りに歩み寄ってきて、その身柄を四方から取り囲むような形になった。

Ok-Life-Accident-and-Health-or-Sickness-Producer試験の準備方法 | 真実的な Ok-Life-Accident-and-Health-or-Sickness-Producer模擬解説集試験 | 認定する Oklahoma Life, Accident, and Health or Sickness Producer Exam

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ソフトウェアバージョンには、他のバージョンとは異なる多くの機能があります、私たちのOk-Life-Accident-and-Health-or-Sickness-Producer研究急流の言語は理解しやすく、内容は重要な情報を簡素化しました、これらの有用な知識をよりよく取り入れるために、多くの顧客は、実践する価値のある種類の練習資料を持ちたいと考えています。

すべての面が完璧です、我々のOklahoma Life, Accident, and Health or Sickness Producer Exam Ok-Life-Accident-and-Health-or-Sickness-Producer試験練習問題は認定知識を良く知られる専門家たちによって整理する学習資料です。

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